

Information to identify the case:

Debtor 1	Hugo E Henriquez	Social Security number or ITIN xxx-xx-8312
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Nancy B Henriquez	Social Security number or ITIN xxx-xx-8311
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-21786-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Hugo E Henriquez

Nancy B Henriquez

9/14/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Hugo E Henriquez
Nancy B Henriquez
Debtors

Case No. 18-21786-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 48

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db/jdb	+Hugo E Henriquez, Nancy B Henriquez, 119 Wedgewood Circle, Eatontown, NJ 07724-1219
cr	+Toyota Motor Credit Corporation, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
517584194	+Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
517584202	+Cbusasears, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
517584210	+Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517584212	+Citibank/Best Buy, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517584215	+Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517584216	+Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517584217	+Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517584227	+Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, Po Box 790040, St. Louis, MO 63179-0040
517584230	+Ftl Finance, Po Box 1143, Wausau, WI 54402-1143
517584233	+Ray And Flan, Attn: Bankruptcy, 1000 Macarthur Blvd., Mahwah, NJ 07430-2035
517584247	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
517584248	#Tidal Emergency Physicians, PO Box 41433, Philadelphia, PA 19101-1433
517584252	+Tribute, Cardholder Services, Po Box 105555, Atlanta, GA 30348-5555
517584253	+Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Sep 15 2018 00:39:41 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 15 2018 00:39:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517584191	E-mail/Text: dan@aefinance.com Sep 15 2018 00:39:52 American Enterprises International, Inc., American Enterprises International, Inc., Po Box 610, Germantown, WI 53022
517584192	+EDI: AMEREXPR.COM Sep 15 2018 04:09:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517584196	EDI: BANKAMER.COM Sep 15 2018 04:09:00 Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
517584193	EDI: BANKAMER.COM Sep 15 2018 04:09:00 Bank Of America, Po Box 982238, El Paso, TX 79998
517584197	+EDI: TSYS2.COM Sep 15 2018 04:09:00 Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
517584199	+EDI: CAPIO.COM Sep 15 2018 04:09:00 Capio Partners LLC, P.O. Box 3209, Sherman, TX 75091-3209
517584200	+EDI: CAPITALONE.COM Sep 15 2018 04:09:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517584203	+EDI: CHASE.COM Sep 15 2018 04:09:00 Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517584221	+EDI: WFNNB.COM Sep 15 2018 04:09:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517584223	EDI: WFNNB.COM Sep 15 2018 04:09:00 Comenity Capital/Zales, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218
517584222	+EDI: WFNNB.COM Sep 15 2018 04:09:00 Comenity Capital/mprc, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517584225	+EDI: WFNNB.COM Sep 15 2018 04:09:00 Comenitybank/New York, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517584224	+EDI: WFNNB.COM Sep 15 2018 04:09:00 Comenitybank/anntyrl, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517584226	+EDI: WFNNE.COM Sep 15 2018 04:09:00 Comenitycapital/bjsclb, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517584228	+EDI: DISCOVER.COM Sep 15 2018 04:09:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517584231	+EDI: CBSKOHLS.COM Sep 15 2018 04:09:00 Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
517584232	+EDI: CBSKOHLS.COM Sep 15 2018 04:09:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517584234	+EDI: RMSC.COM Sep 15 2018 04:09:00 SYNCB/Ikea, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517584235	+EDI: RMSC.COM Sep 15 2018 04:09:00 Syncb/Sony Financial, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517584237	+EDI: RMSC.COM Sep 15 2018 04:09:00 Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517587468	+EDI: RMSC.COM Sep 15 2018 04:09:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517584238	+EDI: RMSC.COM Sep 15 2018 04:09:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517584240	+EDI: RMSC.COM Sep 15 2018 04:09:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

District/off: 0312-3

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Form ID: 318

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517584241 +EDI: RMSC.COM Sep 15 2018 04:09:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
517584242 +EDI: RMSC.COM Sep 15 2018 04:09:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
517584244 +EDI: RMSC.COM Sep 15 2018 04:09:00 Synchrony Bank/HH Gregg, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
517584245 +EDI: RMSC.COM Sep 15 2018 04:09:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
517584246 +EDI: RMSC.COM Sep 15 2018 04:09:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
517584249 EDI: TFSR.COM Sep 15 2018 04:08:00 Toyota Financial Services, Attn: Bankruptcy,
Po Box 8026, Cedar Rapids, IA 52409
517584250 EDI: TFSR.COM Sep 15 2018 04:08:00 Toyota Motor Credit Co, Po Box 8026,
Cedar Rapids, IA 52408

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517584195* +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
517584198* +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
517584201* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517584204* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517584205* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517584206* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517584207* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517584208* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517584209* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517584211* +Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517584213* +Citibank/Best Buy, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517584214* +Citibank/Best Buy, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517584218* +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
Saint Louis, MO 63179-0040
517584219* +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
Saint Louis, MO 63179-0040
517584220* +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
Saint Louis, MO 63179-0040
517584229* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517584236* +Syncb/Sony Financial, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517584239* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517584243* +Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517584251* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)
TOTALS: 0, * 20, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 14, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com

Ernest A. Aponte on behalf of Debtor Hugo E Henriquez ernestaaponte@justice.com

Ernest A. Aponte on behalf of Joint Debtor Nancy B Henriquez ernestaaponte@justice.com

District/off: 0312-3

User: admin
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5